



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [SIMMONS FIRST NATIONAL CORPORATION](#)

City/State [PINE BLUFF, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [23,241,591](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SIMMONS FIRST NATIONAL CORPORATION](#)
[501 MAIN STREET](#)
[PINE BLUFF, AR 71601](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	23,084,094			21,502,606			21,589,978			17,861,889			15,766,886																	
Net income (\$000)	222,918			201,936			254,904			238,167			215,713																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.61	2.65	43	3.05	2.80	67	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75															
+ Non-interest income	0.85	1.09	42	0.98	1.21	44	0.95	1.21	44	0.86	1.32	34	0.97	1.31	38															
- Overhead expense	2.08	2.21	47	2.32	2.59	42	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42															
- Provision for credit losses	-0.18	-0.12	35	0.42	0.66	28	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81															
+ Securities gains (losses)	0.09	0.01	96	0.34	0.03	98	0.25	0.02	98	0.07	0.01	96	0	0	67															
+ Other tax equivalent adjustments	0	0	15	0.01	0	93	0.01	0	92	0	0	42	0	0	80															
= Pretax net operating income (tax equivalent)	1.66	1.76	48	1.63	0.91	89	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61															
Net operating income	1.29	1.34	48	1.25	0.70	87	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68															
Net income	1.29	1.34	48	1.25	0.71	87	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.30	3.12	58	4.10	3.64	78	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85															
Interest expense	0.40	0.26	81	0.67	0.58	66	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62															
Net interest income (tax equivalent)	2.90	2.85	50	3.44	3.05	71	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.06	0.12	43	0.42	0.28	75	0.45	0.27	79	0.24	0.21	66	0.21	0.22	64															
Earnings coverage of net loan and lease losses (X)	43.12	26.30	74	7.11	20.97	36	6.28	22.91	29	10.91	24.40	42	12.92	21.75	47															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.87	1.32	85	1.77	1.58	72	1.85	1.58	73	0.47	0.83	19	0.48	0.90	16															
Allowance for loan and lease losses / Total loans and leases	1.86	1.30	86	1.75	1.55	72	1.83	1.55	74	0.46	0.81	18	0.48	0.89	17															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.58	64	1.28	0.71	87	1.09	0.71	82	0.75	0.57	72	0.83	0.61	74															
30-89 days past due loans and leases / Total loans and leases	0.08	0.29	14	0.12	0.37	22	0.23	0.39	32	0.25	0.43	31	0.19	0.44	21															
Liquidity and Funding																														
Net noncore funding dependence	3.53	-3.31	72	4.83	6.19	51	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64															
Net short-term noncore funding dependence	-4.42	-9.17	63	3.71	-2.71	73	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84															
Net loans and leases / Total assets	45.85	58.81	15	65.11	63	45	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61															
Capitalization																														
Tier 1 leverage ratio	9.07	9.07	56	9.05	9.05	52	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19															
Holding company equity capital / Total assets	13.04	10.79	84	13.72	11.12	84	13.31	11.16	81	14.06	12.43	70	13.58	12.22	70															
Total equity capital (including minority interest) / Total assets	13.04	10.91	84	13.72	11.24	83	13.31	11.29	80	14.06	12.57	69	13.58	12.27	70															
Common equity tier 1 capital / Total risk-weighted assets	14.25	12.64	76	12.55	12.26	61	13.41	12.38	72	10.92	12.17	29	10.22	12.12	21															
Net loans and leases / Equity capital (X)	3.52	5.47	10	4.75	5.73	28	4.30	5.58	23	4.91	5.21	45	5.21	5.29	47															
Cash dividends / Net income	26.18	27.22	50	27.82	49.74	27	29.28	42.30	34	26.98	33.12	34	25.80	27.31	35															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	8.39	9.51	49	20.74	16.67	69	5.18	16.68	17	28.50	9.26	89	9.85	7	72															
Equity capital	3	7.52	27	15.51	6.54	84	-0.41	6.99	13	33.05	10.49	91	7.77	7.89	65															
Net loans and leases	-23.67	-0.66	1	7.51	12.75	39	-12.78	9.07	1	25.50	9.10	86	8.65	7.89	68															
Noncore funding	-7.83	-21.64	71	-1.85	-6.57	58	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	11.56	10.65	65	11.95	13.73	61	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69															
Equity investment in subsidiaries / Equity capital	104.19	103.15	60	106.15	103.27	70	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66															
Cash from ops + noncash items + op expense / Op expense + dividends	212.14	155.61	74	310.94	142.45	93	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	418,683	529,569	690,745	712,133	617,074	-20.94	114.01
Income from lease financing receivables.....	16	46	56	137	299	-65.22	
Fully taxable income on loans and leases.....	417,164	527,811	688,457	710,822	616,523	-20.96	113.41
Tax-exempt income on loans and leases.....	1,535	1,804	2,344	1,448	850	-14.91	853.42
Estimated tax benefit on income on loans and leases.....	535	498	674	500	297	7.38	365.14
Income on loans and leases (tax equivalent).....	419,234	530,113	691,475	712,770	617,670	-20.92	114.17
Investment interest income (tax equivalent).....	92,310	52,853	73,016	70,251	58,466	74.66	209.78
Interest on balances due from depository institutions.....	2,211	3,664	4,382	7,450	5,933	-39.66	375.48
Interest income on other earning assets.....	226	1,498	1,846	3,496	3,915	-84.91	-82.53
Total interest income (tax equivalent).....	513,981	588,128	770,719	793,967	685,984	-12.61	126.11
Interest on time deposits of \$250K or more	6,069	10,629	12,999	17,041	12,203	-42.90	
Interest on time deposits < \$250K.....	11,831	22,936	28,400	41,627	18,105	-48.42	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	15,178	31,925	38,462	80,309	56,904	-52.46	152.21
Interest on other borrowings and trading liabilities.....	16,014	17,513	22,983	25,391	27,995	-8.56	226.82
Interest on subordinated debt and mandatory convertible securities	12,786	12,832	17,140	17,002	12,928	-0.36	
Total interest expense.....	61,878	95,835	119,984	181,370	128,135	-35.43	285.24
Net interest income (tax equivalent).....	452,103	492,293	650,735	612,597	557,849	-8.16	114.02
Non-interest income.....	146,651	157,307	205,156	153,159	152,743	-6.77	39.08
Adjusted operating income (tax equivalent)	598,754	649,600	855,891	765,756	710,592	-7.83	89.06
Overhead expense.....	359,274	374,462	507,263	469,076	401,119	-4.06	84.30
Provision for credit losses.....	-31,396	68,030	74,973	43,240	38,147		
Securities gains (losses)	15,846	54,790	54,805	13,314	61	-71.08	259.89
Other tax equivalent adjustments	-1	1,492	1,842	0	1		
Pretax net operating income (tax equivalent).....	286,721	263,375	330,795	309,754	271,368	8.86	175.56
Applicable income taxes	50,152	53,922	64,890	64,265	50,357	-6.99	46.60
Tax equivalent adjustments	13,651	7,517	11,001	7,322	5,298	81.60	
Applicable income taxes (tax equivalent).....	63,803	61,439	75,891	71,587	55,655	3.85	86.51
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	222,918	201,936	254,904	238,167	215,713	10.39	219.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	222,918	201,936	254,904	238,167	215,713	10.39	219.17
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	222,918	201,936	254,904	238,167	215,713	10.39	219.17
Investment securities income (tax equivalent).....	92,310	52,853	73,016	70,251	58,466	74.66	209.78
US Treasury and agency securities (excluding mortgage-backed securities)	6,821	3,688	5,619	5,698	3,750	84.95	114.77
Mortgage-backed securities	25,668	21,421	25,620	36,426	34,107	19.83	142.65
All other securities	59,821	27,744	41,777	28,127	20,609	115.62	272.83
Cash dividends declared.....	58,358	56,179	74,644	64,260	55,646	3.88	163.82
Common	58,319	56,140	74,592	63,921	55,646	3.88	163.93
Preferred.....	39	39	52	339	0	0.00	62.50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.97	2.90	54	3.65	3.35	71	3.57	3.27	71	4.45	4	80	4.35	3.87	81
Less: Interest expense	0.36	0.24	78	0.59	0.54	65	0.56	0.48	66	1.02	0.98	62	0.81	0.79	62
Equals: Net interest income (tax equivalent)	2.61	2.65	43	3.05	2.80	67	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75
Plus: Non-interest income	0.85	1.09	42	0.98	1.21	44	0.95	1.21	44	0.86	1.32	34	0.97	1.31	38
Equals: adjusted operating income (tax equivalent)	3.46	3.80	31	4.03	4.06	53	3.96	4.04	51	4.29	4.41	45	4.51	4.46	52
Less: Overhead expense	2.08	2.21	47	2.32	2.59	42	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42
Less: Provision for credit losses	-0.18	-0.12	35	0.42	0.66	28	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	99	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.01	96	0.34	0.03	98	0.25	0.02	98	0.07	0.01	96	0	0	67
Plus: other tax equivalent adjustments	0	0	15	0.01	0	93	0.01	0	92	0	0	42	0	0	80
Equals: Pretax net operating income (tax equivalent)	1.66	1.76	48	1.63	0.91	89	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61
Less: Applicable income taxes (tax equivalent)	0.37	0.41	40	0.38	0.21	89	0.35	0.23	83	0.40	0.36	60	0.35	0.33	53
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.29	1.34	48	1.25	0.70	87	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.29	1.34	48	1.25	0.71	87	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67
Memo: Net income (last four quarters)	1.21	1.30	43	1.20	0.81	80	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67
Net income—BHC and noncontrolling (minority) interest	1.29	1.35	48	1.25	0.72	87	1.18	0.83	78	1.33	1.20	65	1.37	1.25	66
Margin Analysis															
Average earning assets / Average assets	89.96	93.09	14	88.86	92.11	12	88.98	92.32	11	90.47	91.05	43	89.40	91.48	24
Average interest-bearing funds / Average assets	65.44	61.98	69	65.61	64.67	58	65.77	64.06	63	68.44	65.57	65	72.73	65.56	78
Interest income (tax equivalent) / Average earning assets	3.30	3.12	58	4.10	3.64	78	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85
Interest expense / Average earning assets	0.40	0.26	81	0.67	0.58	66	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62
Net interest income (tax equivalent) / Average earning assets	2.90	2.85	50	3.44	3.05	71	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79
Yield or Cost															
Total loans and leases (tax equivalent)	4.72	4.07	83	4.83	4.35	78	4.81	4.27	79	5.42	5.09	76	5.43	4.95	78
Interest-bearing bank balances	0.11	0.13	18	0.29	0.36	41	0.22	0.27	41	1.43	2.04	19	1.01	1.64	11
Federal funds sold and reverse repos	1.89	0.25	95	2.74	0.75	92	2.67	0.68	92	2.74	2.44	69	2.40	2.17	70
Trading assets	0.45			0.65			0.60			0.99				1.11	
Total earning assets	3.21	3.09	54	4.06	3.61	80	3.96	3.51	78	4.87	4.36	80	4.83	4.20	86
Investment securities (tax equivalent)	1.97	1.77	66	2.57	2.36	70	2.55	2.25	75	2.90	2.76	66	2.70	2.68	52
US Treasury and agency securities (excluding mortgage-backed securities)	1.49	1.23	70	1.16	1.85	21	1.29	1.75	28	1.90	2.32	23	2.02	2.05	52
Mortgage-backed securities	0.95	1.55	6	2.65	2.17	90	2.21	2.05	62	2.50	2.61	34	2.31	2.50	25
All other securities	2.83	2.85	53	3.62	3.28	70	3.39	3.24	64	3.89	4.06	57	3.82	4.20	57
Interest-bearing deposits	0.33	0.22	73	0.72	0.60	63	0.66	0.53	67	1.28	1.10	68	0.81	0.81	55
Time deposits of \$250K or more	0.86	0.70	70	1.49	1.53	42	1.39	1.42	44	2.08	1.96	57	1.93	1.44	86
Time deposits < \$250K	0.85	0.67	71	1.45	1.47	46	1.36	1.36	52	1.87	1.82	49	1.03	1.29	31
Other domestic deposits	0.20	0.16	70	0.48	0.41	69	0.42	0.36	69	1.08	0.93	66	0.78	0.67	70
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.26	0.18	80	0.52	0.71	47	0.47	0.62	52	0.79	1.86	23	0.38	1.51	14
Other borrowed funds and trading liabilities	1.40	1.29	54	1.39	1.54	43	1.39	1.50	47	1.91	2.38	23	1.77	2.28	17
All interest-bearing funds	0.55	0.38	78	0.91	0.82	61	0.85	0.74	65	1.48	1.49	57	1.12	1.19	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	146,651		157,307		205,156		153,159		152,743						
Fiduciary activities income	21,049		21,147		27,705		25,040		22,717						
Service charges on deposit accounts - domestic	31,321		32,282		43,082		44,849		42,509						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	4,536		3,916		5,206		4,032		5,295						
Insurance activities revenue.....	1,931		1,409		2,003		1,810		2,837						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	556		703		901		990		1,662						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	23,210		38,289		42,232		14,076		14,472						
Other non-interest income.....	64,048		59,561		84,027		62,362		63,251						
Total overhead expenses	359,274		374,462		507,263		469,076		401,119						
Personnel expense.....	192,648		196,282		256,832		240,066		228,500						
Net occupancy expense.....	42,957		48,277		63,548		51,043		46,584						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,008		10,144		13,495		11,805		10,578						
Other operating expenses.....	113,661		119,759		173,388		166,162		115,457						
Fee income on mutual funds and annuities.....	1,605		1,244		1,702		1,677		1,901						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	2,740		2,904		2,923		3,270		2,654						
Average personnel expense per employee.....	70.31		67.59		87.87		73.41		86.10						
Average assets per employee.....	8,424.85		7,404.48		7,386.24		5,462.35		5,940.80						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.09	2.14	42	0.79	2.09	37	0.83	2.02	38	1.09	2.72	37	1.24	3.08	36
Overhead expenses / Net Interest Income + non-interest income	61.40	58.85	59	58.18	62.06	38	59.91	62.28	44	61.85	61.29	57	56.87	60.88	27
Percent of Average Assets															
Total overhead expense	2.08	2.21	47	2.32	2.59	42	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42
Personnel expense.....	1.11	1.23	37	1.22	1.30	43	1.19	1.30	40	1.34	1.41	42	1.45	1.44	48
Net occupancy expense.....	0.25	0.24	56	0.30	0.26	69	0.29	0.26	68	0.29	0.28	58	0.30	0.28	57
Other operating expenses.....	0.71	0.72	60	0.81	0.95	48	0.87	0.94	61	1	0.97	67	0.80	0.97	37
Overhead less non-interest income	1.23	1.08	56	1.35	1.27	57	1.40	1.25	63	1.77	1.32	79	1.58	1.38	61
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60	58.34	54	57.65	61.60	37	59.27	61.82	44	61.26	60.64	57	56.45	60.37	30
Personnel expense.....	32.17	32.89	37	30.22	32.31	32	30.01	32.36	32	31.35	32.39	41	32.16	32.51	42
Net occupancy expense.....	7.17	6.26	63	7.43	6.55	64	7.42	6.58	64	6.67	6.52	53	6.56	6.48	53
Other operating expenses.....	20.65	18.68	69	20	22.16	47	21.83	22.28	66	23.24	21.20	73	17.74	20.90	35
Total non-interest income	24.49	28.20	44	24.22	28.52	44	23.97	28.83	44	20	29.23	32	21.50	28.50	38
Fiduciary activities income	3.52	2.27	70	3.26	2.06	71	3.24	2.09	70	3.27	1.97	72	3.20	2.14	70
Service charges on domestic deposit accounts	5.23	3.25	82	4.97	3.23	80	5.03	3.27	82	5.86	3.88	77	5.98	4.15	71
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0.76	2.46	34	0.60	2.59	30	0.61	2.46	31	0.53	3.54	26	0.75	3.42	32
Insurance activities revenue.....	0.32	0.38	68	0.22	0.41	66	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.09	0.56	37	0.11	-0.04	65	0.11	0.01	64	0.13	0.28	52	0.23	0.65	44
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.88	3.64	61	5.89	3.74	72	4.93	3.92	67	1.84	1.86	56	2.04	1.61	68
Other non-interest income.....	10.70	9.39	68	9.17	9.49	58	9.82	9.65	62	8.14	10.04	48	8.90	9.86	55
Overhead less non-interest income	35.51	29.67	64	33.43	31.97	52	35.30	31.93	55	41.26	31.06	81	34.95	31.46	54
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.49	21.49	12	20.47	18.64	59	19.62	18.63	51	20.75	20.56	53	18.56	19.04	38
Applicable income tax + TE / Pretax net operating income + TE	22.25	23.11	40	23.33	22.16	61	22.94	21.18	60	23.11	23.23	50	20.51	21.56	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,115,125	10,178,076	9,362,786	11,269,480	8,832,669	-20.27	116.59	
Commercial and industrial loans	1,843,935	2,924,662	2,592,170	2,464,266	2,198,376	-36.95	95.02	
Loans to individuals	269,519	323,335	315,752	405,978	413,518	-16.64	-47.06	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	216,987	241,777	176,005	191,698	166,227	-10.25	4.62	
Other loans and leases	414,286	542,319	591,561	412,048	139,275	-23.61	1912.17	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,859,852	14,210,169	13,038,274	14,743,470	11,750,065	-23.58	100.02	
Less: Allowance for loan and lease losses	202,509	248,251	238,050	68,245	56,693	-18.43	477.80	
Net loans and leases	10,657,343	13,961,918	12,800,224	14,675,225	11,693,372	-23.67	97.57	
Debt securities that reprice or mature in over 1 year	7,747,560	2,556,960	3,711,058	2,670,672	2,047,874	203.00	468.50	
Mutual funds and equity securities	9,640	50	9,738	65	52	19180.00	14076.47	
Subtotal	18,414,543	16,518,928	16,521,020	17,345,962	13,741,298	11.48	172.52	
Interest-bearing bank balances	1,557,693	2,143,501	3,256,233	716,747	659,800	-27.33	372.97	
Federal funds sold and reverse repos	0	0	0	0	6,800		-100.00	
Debt securities that reprice or mature within 1 year	592,049	95,762	97,017	656,833	238,061	518.25	428.80	
Trading assets	0	0	0	0	0		-100.00	
Total earning assets	20,564,285	18,759,366	19,875,445	18,720,716	14,645,959	9.62	184.88	
Non-interest-bearing cash and due from depository institutions	225,340	382,253	217,081	284,222	175,255	-41.05	100.17	
Premises, fixed assets, and leases	439,536	439,374	423,540	459,411	280,646	0.04	123.69	
Other real estate owned	11,759	12,590	18,393	19,121	25,565	-6.60	-61.31	
Investment in unconsolidated subsidiaries	1,689	1,689	1,689	1,875	822	0.00	-10.82	
Intangible and other assets	2,000,261	1,847,536	1,833,705	1,772,988	1,419,993	8.27	199.81	
Total assets	23,241,591	21,442,435	22,366,938	21,264,536	16,548,240	8.39	182.50	
Quarterly average assets	23,255,541	21,765,321	21,852,094	20,041,890	16,357,753	6.85	201.87	
Average loans and leases (YTD)	11,837,133	14,623,417	14,376,652	13,139,727	11,380,823	-19.05	131.96	
Memoranda								
Loans held-for-sale	34,628	192,728	137,378	318,040	26,799	-82.03	23.37	
Loans not held-for-sale	10,825,224	14,017,441	12,900,896	14,425,430	11,723,266	-22.77	100.42	
Real estate loans secured by 1–4 family	1,568,087	2,179,720	2,007,305	2,491,011	2,020,095	-28.06	17.97	
Commercial real estate loans	6,221,355	7,626,729	7,007,944	8,369,361	6,487,855	-18.43	188.50	
Construction and land development	1,225,385	1,851,156	1,591,585	2,343,883	1,741,979	-33.80	232.03	
Multifamily	403,302	591,351	539,415	632,520	449,031	-31.80	41.63	
Nonfarm nonresidential	4,592,668	5,184,222	4,876,944	5,392,958	4,296,845	-11.41	205.64	
Real estate loans secured by farmland	325,683	371,627	347,537	409,108	324,719	-12.36	24.75	
Total investment securities	8,349,249	2,653,947	3,818,988	3,334,947	2,285,987	214.60	466.11	
U.S. Treasury securities	300	0	0	449,626	0		-99.53	
US agency securities (excluding mortgage-backed securities)	586,931	471,973	477,237	194,250	171,542	24.36	155.60	
Municipal securities	2,785,109	1,155,844	1,783,346	907,599	571,706	140.96	507.42	
Mortgage-backed securities	4,479,550	927,984	1,417,292	1,753,741	1,536,246	382.72	521.12	
Asset-backed securities	0	0	0	0	0			
Other debt securities	487,719	98,096	131,375	23,463	6,441	397.19	33745.87	
Mutual funds and equity securities	9,640	50	9,738	65	52	19180.00	14076.47	
Available-for-sale securities	6,821,533	2,606,423	3,473,305	3,295,830	1,997,563	161.72	596.29	
U.S. Treasury securities	300	0	0	449,626	0		-99.53	
US agency securities (excluding mortgage-backed securities)	354,382	471,973	477,237	194,250	154,552	-24.91	138.19	
Municipal securities	1,574,824	1,133,841	1,470,931	880,517	314,843	38.89	2249.82	
Mortgage-backed securities	4,421,620	903,687	1,394,937	1,742,945	1,522,900	389.29	531.89	
Asset-backed securities	0	0	0	0	0			
Other debt securities	470,407	96,922	130,200	22,289	5,268	385.35	470307.00	
Mutual funds and equity securities	0	0	0	6,203	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-28,883	1,963	8,894	928	1,636			
Available-for-sale securities appreciation (depreciation)	-30,262	51,540	76,868	24,800	-38,053			
Structured notes, fair value	0	0	0	38,154	15,697		-100.00	
Pledged securities	3,686,921	1,413,432	2,010,544	1,730,757	1,021,283	160.85	302.65	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,918,781	4,453,394	4,483,812	3,768,911	2,673,375	10.45	909.04
NOW, ATS and transaction accounts	4,769,179	1,146,604	1,400,642	608,581	481,667	315.94	2202.51
Time deposits less brokered deposits < \$250K	1,252,235	1,452,767	1,438,227	1,400,336	766,617	-13.80	
MMDA and other savings accounts	5,928,271	7,844,629	8,270,200	8,454,413	6,347,429	-24.43	29.02
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,868,466	14,897,394	15,592,881	14,232,241	10,269,088	13.23	180.98
Time deposits of \$250K or more	818,813	848,836	889,570	837,016	753,231	-3.54	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	217,276	313,694	299,111	150,145	95,792	-30.74	74.82
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	8,642	1,308,626	9,041	1,258,644	1,330,765	-99.34	-93.19
Other borrowings w/remaining maturity over 1 year	1,371,053	66,947	1,364,460	71,907	14,685	1947.97	1450.11
Brokered deposits < \$250K	384,726	500,404	504,528	1,039,616	1,376,308	-23.12	
Noncore funding	2,800,510	3,038,507	3,066,710	3,357,328	3,570,781	-7.83	193.73
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	383,278	382,739	382,874	388,260	353,950	0.14	535.72
Other liabilities	158,806	181,554	347,817	297,783	107,987	-12.53	153.62
Total liabilities	20,211,060	18,500,194	19,390,282	18,275,612	14,301,806	9.25	185.47
Equity Capital							
Perpetual preferred stock (including surplus)	767	767	767	767	0	0.00	
Common stock	1,066	1,090	1,081	1,136	923	-2.20	240.58
Common surplus	1,974,561	2,032,372	2,014,076	2,117,282	1,597,944	-2.84	178.06
Retained earnings	1,065,566	866,503	901,006	848,848	674,941	22.97	145.20
Accumulated other comprehensive income	-11,429	41,509	59,726	20,891	-27,374		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,030,531	2,942,241	2,976,656	2,988,924	2,246,434	3.00	164.18
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,030,531	2,942,241	2,976,656	2,988,924	2,246,434	3.00	164.18
Total liabilities and capital	23,241,591	21,442,435	22,366,938	21,264,536	16,548,240	8.39	182.50
Memoranda							
Non-interest-bearing deposits	4,918,781	4,453,394	4,483,812	3,768,911	2,673,375	10.45	899.93
Interest-bearing deposits	13,153,224	11,793,240	12,503,167	12,339,962	9,725,252	11.53	114.73
Total deposits	18,072,005	16,246,634	16,986,979	16,108,873	12,398,627	11.24	173.10
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,976,656	2,988,924	2,988,924	2,246,434	2,084,564		
Accounting restatements	0	0	0	0	0		
Net income	222,918	201,936	254,904	238,167	215,713		
Net sale of new perpetual preferred stock	0	0	0	-42,000	0		
Net sale of new common stock	-52,121	-95,707	-116,459	-11,205	2,452		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	560,602	0		
Less: Dividends declared	58,358	56,179	74,644	64,260	55,646		
Change in other comprehensive income	-71,155	20,618	38,835	48,265	-10,110		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	12,591	-117,351	-114,904	12,921	9,461		
Holding company equity capital, ending balance	3,030,531	2,942,241	2,976,656	2,988,924	2,246,434		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.92	36.06	41	47.47	36.66	69	41.86	36.22	57	53	37.78	73	53.38	37.19	76
Commercial and industrial loans	7.93	11.11	33	13.64	14.40	45	11.59	13.52	40	11.59	12.02	52	13.28	12.85	56
Loans to individuals	1.16	3.60	48	1.51	3.57	48	1.41	3.40	49	1.91	4.20	49	2.50	4.31	52
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.93	0.21	88	1.13	0.20	90	0.79	0.19	88	0.90	0.24	87	1	0.30	85
Other loans and leases.....	1.78	4.26	29	2.53	4.66	41	2.64	4.63	41	1.94	5.01	24	0.84	5	12
Net loans and leases.....	45.85	58.81	15	65.11	63	45	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61
Debt securities over 1 year.....	33.33	18.32	92	11.92	14.80	34	16.59	15.55	56	12.56	14.60	38	12.38	14.63	42
Mutual funds and equity securities	0.04	0.05	61	0	0.06	28	0.04	0.05	58	0	0.06	28	0	0.06	24
Subtotal	79.23	78.17	44	77.04	79.07	25	73.86	78.16	21	81.57	79.65	34	83.04	79.97	43
Interest-bearing bank balances	6.70	9.37	33	10	6.40	78	14.56	7.51	88	3.37	3.06	63	3.99	3.04	68
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0.04	1.66	63
Debt securities 1 year or less	2.55	1.51	77	0.45	1.85	21	0.43	1.68	22	3.09	1.91	77	1.44	1.96	59
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	88.48	91.57	12	87.49	90.87	13	88.86	91.05	20	88.04	89.53	30	88.50	89.74	34
Non-interest cash and due from depository institutions.....	0.97	0.99	45	1.78	1.03	93	0.97	1.07	39	1.34	1.14	65	1.06	1.21	38
Other real estate owned.....	0.05	0.01	89	0.06	0.03	83	0.08	0.02	90	0.09	0.03	91	0.15	0.04	92
All other assets.....	10.56	7.39	86	10.73	8.03	83	10.18	7.82	82	10.60	9.27	69	10.44	8.98	69
Memoranda															
Short-term investments	9.25	12.31	43	10.44	10.21	64	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57
U.S. Treasury securities.....	0	1.18	26	0	0.91	15	0	0.84	17	2.11	1.03	73	0	1.04	14
US agency securities (excluding mortgage-backed securities)	2.53	0.75	86	2.20	0.59	89	2.13	0.63	88	0.91	0.54	72	1.04	0.69	73
Municipal securities	11.98	1.70	96	5.39	1.60	89	7.97	1.69	94	4.27	1.34	85	3.45	1.62	79
Mortgage-backed securities	19.27	13.46	75	4.33	11.20	12	6.34	11.75	21	8.25	11.44	32	9.28	11.13	42
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	2.10	0.51	90	0.46	0.40	66	0.59	0.42	71	0.11	0.39	53	0.04	0.41	42
Loans held-for-sale.....	0.15	0.50	42	0.90	0.52	76	0.61	0.52	66	1.50	0.39	88	0.16	0.30	52
Loans held for investment	46.58	58.34	16	65.37	63.22	45	57.68	61.72	27	67.84	63.50	48	70.84	63.93	62
Real estate loans secured by 1–4 family	6.75	11.57	30	10.17	12.28	40	8.97	11.91	35	11.71	13.29	42	12.21	13.46	45
Revolving	0.42	1.44	27	0.62	1.72	29	0.55	1.66	27	0.73	2.07	30	0.74	2.27	29
Closed-end, secured by first liens	6.16	9.73	33	9.25	10.10	46	8.18	9.81	43	10.59	10.69	50	10.93	10.57	53
Closed-end, secured by junior liens	0.17	0.19	61	0.29	0.24	69	0.25	0.22	70	0.39	0.28	73	0.53	0.31	78
Commercial real estate loans	26.77	22.35	60	35.57	22.30	82	31.33	22.22	70	39.36	22.23	89	39.21	21.58	90
Construction and land development.....	5.27	3.40	74	8.63	3.47	90	7.12	3.40	86	11.02	3.44	96	10.53	3.51	98
Multifamily.....	1.74	3.32	36	2.76	3.10	52	2.41	3.12	46	2.97	3.01	57	2.71	2.72	59
Nonfarm nonresidential	19.76	14.65	68	24.18	14.72	82	21.80	14.72	73	25.36	14.69	81	25.97	14.44	83
Real estate loans secured by farmland.....	1.40	0.35	88	1.73	0.33	92	1.55	0.33	91	1.92	0.36	91	1.96	0.41	89

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	74.73	60.51	73	71.63	56.15	79	71.81	57.15	75	76.44	57.46	78	75.17	56.49	76
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.44	20	32	15.34	19.51	35	15.40	19.43	34	16.90	20.75	35	17.19	21.10	31
Real estate loans secured by 1–4 family.....	0.90	2.47	27	0.94	2.66	25	0.95	2.64	24	1.06	3.15	28	1.05	3.50	25
Revolving	13.54	17.35	36	14.40	16.64	41	14.45	16.59	41	15.84	17.39	40	16.14	17.39	42
Closed-end.....	57.29	37.13	87	53.67	33.63	88	53.75	34.63	87	56.77	33.52	89	55.22	32.14	89
Commercial real estate loans	11.28	5.69	84	13.03	5.18	93	12.21	5.26	91	15.90	5.09	97	14.83	5.20	97
Construction and land development.....	2.30	1.19	80	1.82	0.94	77	1.73	0.93	75	2.09	0.94	79	2.29	1.02	78
1–4 family.....	8.99	4.46	88	11.21	4.09	96	10.48	4.19	94	13.81	4.02	97	12.54	4.05	98
Other.....	3.71	5.41	43	4.16	4.78	51	4.14	4.96	48	4.29	4.69	52	3.82	4.10	57
Multifamily.....	42.29	24.45	90	36.48	22.19	85	37.40	22.93	84	36.58	22.15	83	36.57	21.40	88
Nonfarm nonresidential	11.84	8.31	72	9.84	7.46	67	10.16	7.68	67	10.26	7.72	66	10.54	8.03	63
Owner-occupied.....	30.45	15.83	93	26.64	14.52	94	27.25	14.95	93	26.32	14.34	92	26.03	13.38	94
Other.....	3	0.61	90	2.62	0.52	90	2.67	0.54	90	2.77	0.55	89	2.76	0.63	89
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	16.98	19.45	48	20.58	22.98	41	19.88	22.17	45	16.71	19.53	44	18.71	20.32	47
Commercial and industrial loans	2.48	6.58	49	2.28	6.23	47	2.42	6.13	48	2.75	7.13	46	3.52	7.36	49
Loans to individuals	1.40	0.51	85	1.15	0.63	80	1.31	0.65	82	1.30	0.81	79	1.66	1.02	84
Credit card loans	2	0.38	90	1.70	0.31	90	1.35	0.32	89	1.30	0.37	86	1.41	0.46	85
Agricultural loans.....	3.81	8.42	40	3.82	9.11	40	4.54	9.09	43	2.79	9.85	26	1.19	9.66	12
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	387.95	383.43	46	513.62	387.92	74	470.21	381.27	64	600.65	391.26	84	622.86	379.80	92
Real estate loans secured by 1–4 family.....	74.96	124.74	28	110	130.23	43	100.81	125.03	40	132.77	138.18	50	142.45	137.84	50
Revolving	4.66	15.53	25	6.75	18.32	28	6.21	17.42	28	8.32	21.26	32	8.68	23.33	30
Closed-end.....	70.30	107.54	33	103.24	110.40	48	94.60	106.14	46	124.45	115.20	54	133.77	112.79	61
Commercial real estate loans	297.42	238.58	62	384.87	237.16	84	351.95	234.65	79	446.08	229.44	92	457.51	219.72	95
Construction and land development.....	58.58	36.07	78	93.42	36.48	91	79.93	35.62	87	124.93	34.95	99	122.84	35.36	99
1–4 family.....	11.92	7.44	73	13.04	6.64	78	11.31	6.34	75	16.44	6.61	82	18.94	7.04	85
Other.....	46.66	28.34	78	80.37	28.60	95	68.62	28.16	92	108.49	27.32	98	103.91	27.26	99
Multifamily.....	19.28	35.29	37	29.84	32.93	53	27.09	32.74	49	33.71	31.04	64	31.66	27.85	67
Nonfarm nonresidential	219.56	156.30	72	261.61	156.60	84	244.93	155.06	83	287.44	152.10	91	303.01	147.22	93
Owner-occupied.....	61.47	52.63	61	70.60	52.43	67	66.51	52.37	65	80.60	53.07	71	87.34	54.89	72
Other.....	158.09	100.99	80	191.02	101.87	91	178.41	100.54	88	206.84	97.41	93	215.66	91.80	95
Real estate loans secured by farmland.....	15.57	3.67	89	18.75	3.43	92	17.45	3.44	90	21.81	3.60	93	22.90	4.02	92
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	88.15	116.17	40	147.59	150.16	47	130.18	139.91	46	131.34	122.02	56	155.03	128.82	63
Loans to individuals	12.88	36.56	45	16.32	36.83	49	15.86	37.47	50	21.64	43.51	49	29.16	42.67	55
Credit card loans	7.27	2.58	85	8.26	3.28	83	8.56	3.30	84	10.25	4.34	83	13.75	5.31	86
Agricultural loans.....	10.37	2.03	90	12.20	1.99	92	8.84	1.88	90	10.22	2.18	87	11.72	2.72	87
Other loans and leases.....	19.81	47.63	30	27.37	49.92	36	29.71	49.54	42	21.96	52.44	28	9.82	51.79	14
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.45	29.25	84	43.83	26.62	88	43.59	27.32	88	46.51	26.45	90	44.67	24.79	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.95	187.63	65	314.28	186.45	87	285.43	183.76	85	365.48	178.57	93	370.17	167.93	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	297.42	244.92	61	384.87	243.47	84	351.95	240.85	79	446.08	236.10	91	457.51	225.98	95

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.25	12.31	43	10.44	10.21	64	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57
Liquid assets	29.47	29.12	48	18.31	24.65	35	24	26.22	50	15.98	22.44	38	15.41	22.72	33
Investment securities	35.92	20.37	92	12.38	17.19	30	17.07	17.85	48	15.68	16.99	47	13.81	17.27	36
Net loans and leases	45.85	58.81	15	65.11	63	45	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61
Net loans, leases and standby letters of credit	46.02	59.61	14	65.41	63.89	45	57.45	62.48	27	69.35	64.84	51	70.90	65.07	55
Core deposits	72.58	75.52	27	69.48	69.20	35	69.71	70.67	34	66.93	63.09	48	62.06	62.13	39
Noncore funding	12.05	10.15	72	14.17	15.53	59	13.71	14.13	62	15.79	19.36	48	21.58	21.34	61
Time deposits of \$250K or more	3.52	1.67	87	3.96	2.35	79	3.98	2.11	84	3.94	2.94	67	4.55	2.89	79
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.93	1.19	59	1.46	1.44	64	1.34	1.47	64	0.71	1.94	46	0.58	1.97	38
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.93	0.54	70	1.46	0.59	75	1.34	0.54	76	0.71	0.48	58	0.54	0.54	48
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.04	0.88	36	6.10	1.75	91	0.04	1.24	28	5.92	3.01	84	8.04	3.67	86
Earning assets that reprice within 1 year	24.68	38.80	16	32.11	38.76	29	33.37	39.38	30	33.59	39.29	30	32.71	40.29	26
Interest-bearing liabilities that reprice within 1 year	9.30	6.64	79	13.29	8.86	79	13.12	8.20	79	16.71	10.19	85	18.79	10.01	86
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	15.38	30.83	18	18.83	27.76	27	20.25	29.11	29	16.87	26.63	23	13.92	27.38	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.53	-3.31	72	4.83	6.19	51	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64
Net short-term noncore funding dependence	-4.42	-9.17	63	3.71	-2.71	73	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84
Short-term investment / Short-term noncore funding	160.93	304.29	34	78.52	149.65	38	209.93	184.19	63	44.06	77.77	46	26.21	66.46	34
Liquid assets - short-term noncore funding / Nonliquid assets	33.64	36.72	49	6.13	24.47	21	22.18	28.18	48	1.57	16.97	21	-6.44	16.04	12
Net loans and leases / Total deposits	58.97	73.05	17	85.94	82.06	59	75.35	79.43	37	91.10	90.31	47	94.31	90.08	61
Net loans and leases / Core deposits	63.18	78.83	20	93.72	92.26	56	82.09	88.34	41	103.11	103.93	56	113.87	105	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.44	0.50	3	0.11	1.73	21	0.47	1.57	35	0.05	0.72	22	0.12	-0.82	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.50	1.06	5	2.76	4.54	30	4.08	4.31	57	1.37	1.36	56	-2.80	-1.98	29
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0.03	0	85	-0.11	-0.05	19
Percent of Investment Securities															
Held-to-maturity securities	18.18	13.65	66	1.79	11.41	47	8.80	11.38	55	1.17	12.67	37	12.61	16.19	52
Available-for-sale securities	81.70	84.59	33	98.21	86.72	60	90.95	87.23	45	98.83	85.40	70	87.38	81.88	48
U.S. Treasury securities	0	6.01	25	0	5.26	15	0	4.72	16	13.48	6.15	76	0	6.99	14
US agency securities (excluding mortgage-backed securities)	7.03	4.24	75	17.78	3.94	90	12.50	4.01	82	5.82	3.49	75	7.50	4.02	79
Municipal securities	33.36	8.38	91	43.55	9.87	93	46.70	9.83	95	27.21	7.75	89	25.01	9.16	87
Mortgage-backed securities	53.65	66.09	30	34.97	66.61	8	37.11	66.64	11	52.59	67.43	25	67.20	65.45	47
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	5.84	3.01	80	3.70	2.93	70	3.44	3.01	68	0.70	2.94	48	0.28	2.79	42
Mutual funds and equity securities	0.12	0.29	49	0	0.38	29	0.25	0.35	63	0	0.40	28	0	0.42	26
Debt securities 1 year or less	7.09	8.18	53	3.61	11.25	21	2.54	10.55	21	19.70	11.86	78	10.41	11.91	58
Debt securities 1 to 5 years	2.59	17.39	13	5.30	17.70	29	4.66	17.03	26	4.68	17.94	28	6.90	19.18	32
Debt securities over 5 years	90.20	72.07	79	91.05	68.10	84	92.52	69.86	87	75.41	66.02	52	82.69	64.73	74
Pledged securities	44.16	33.37	66	53.26	37.16	71	52.65	35.67	71	51.90	30.57	79	44.68	33.30	65
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	1.14	0.03	94	0.69	0.04	94
Percent Change from Prior Like Quarter															
Short-term investments	-4	64.27	19	303.78	124.80	83	144.12	183.32	54	51.83	26.69	76	40.73	6.77	87
Investment securities	214.60	32.48	99	17.80	20.30	55	14.51	23.62	39	45.89	11.75	86	24.44	9.42	80
Core deposits	13.23	16.96	38	28.19	26	68	9.56	26.88	7	38.59	11.23	92	1.67	7.29	30
Noncore funding	-7.83	-21.64	71	-1.85	-6.57	58	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,027,441	4,626,719	4,016,334
Commit: Secured commercial real estate loans	995,307	1,113,027	851,994	2,104,356	1,938,596
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	671,488	634,788	560,863
Securities underwriting	38,774	63,604	49,029	71,074	39,101
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	31,406	51,681	43,523	15,123	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	31,406	51,681	43,523	15,123	0
Derivative Contracts					
Interest rate futures and forward contracts	34,628	192,729	137,378	58,101	26,799
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,638,073	862,797	826,822	836,789	561,314
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	1	5,762	1,558	2,823	0
Purchased options contracts (commodity and other)	608	2,162	2,295	3,186	0
Commodity and other swaps	36,335	35,645	29,531	41,344	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						13.54	22.01	19	21.76	23.52	53	24.27	24.05	59	
Standby letters of credit	0.17	0.66	16	0.30	0.72	29	0.22	0.71	20	0.33	0.84	30	0.24	0.92	21
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.24	65	0.24	0.39	66	0.19	0.35	65	0.07	0.42	59	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.14	0.13	79	0.24	0.35	79	0.19	0.30	78	0.07	0.45	75	0	0.69	34
Derivative contracts	7.36	47.31	27	5.13	51.49	14	4.46	48.62	13	4.43	68.47	16	3.55	65.81	17
Interest rate contracts	7.20	35.15	27	4.92	36.10	16	4.31	34.36	16	4.21	47.31	15	3.55	43.84	18
Interest rate futures and forward contracts	0.15	4.39	40	0.90	8.89	51	0.61	6.21	45	0.27	10.67	41	0.16	11.40	38
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	7.05	20.27	36	4.02	20.71	22	3.70	20.83	21	3.94	28.86	19	3.39	26.74	20
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.16	0.91	74	0.20	1.80	71	0.15	1.86	71	0.22	3.32	71	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	77	0.03	0.54	74	0.01	0.52	75	0.01	0.98	73	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	78	0.01	0.38	74	0.01	0.37	75	0.01	0.94	71	0	1.29	34
Commodity and other swaps	0.16	0.30	79	0.17	0.31	77	0.13	0.32	77	0.19	0.38	77	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							21.06	42.82	20	35.21	45.53	49	35.29	44.93	52

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,709,645	1,099,095	997,584	942,243	588,113
Interest rate contracts	1,672,701	1,055,526	964,200	894,890	588,113
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	36,944	43,569	33,384	47,353	0
Derivatives Position					
Futures and forwards	34,628	192,729	137,378	58,101	26,799
Written options	1	5,762	1,558	2,823	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1	5,762	1,558	2,823	0
Purchased options	608	2,162	2,295	3,186	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	608	2,162	2,295	3,186	0
Swaps	1,674,408	898,442	856,353	878,133	561,314
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,709,645	1,099,095	997,584	942,243	588,113
Interest rate contracts	1,672,701	1,055,526	964,200	894,890	588,113
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	36,944	43,569	33,384	47,353	0
Derivative contracts (excluding futures and FX 14 days or less)	1,711,562	977,223	926,900	963,784	588,113
One year or less	88,700	29,586	26,724	148,992	26,799
Over 1 year to 5 years	135,573	207,012	194,388	147,800	172,318
Over 5 years	1,487,289	740,625	705,788	666,992	388,996
Gross negative fair value (absolute value)	25,958	49,140	40,738	14,455	5,667
Gross positive fair value.....	40,320	48,619	39,252	15,122	6,242
Held for trading.....	0	0	0	0	0
Non-traded.....	40,320	48,619	39,252	15,122	6,242
Current credit exposure on risk-based capital derivative contracts	40,320	48,619	39,252	15,122	6,242
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	97.84	94.10	34	96.04	94.62	33	96.65	94.10	35	94.97	93.44	33	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	2.16	1.21	80	3.96	1.18	81	3.35	1.17	80	5.03	1.64	80	0	1.93	30
Futures and forwards	2.03	12.59	36	17.54	14.59	65	13.77	14.05	61	6.17	13.49	45	4.56	12.78	41
Written options	0	7.18	12	0.52	8.60	20	0.16	8.18	15	0.30	5.91	18	0	6.60	7
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	6.91	12	0.52	8.13	20	0.16	7.73	16	0.30	5.10	20	0	5.49	8
Purchased options	0.04	3.41	41	0.20	3.51	42	0.23	3.42	43	0.34	4.42	45	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.04	3.01	43	0.20	2.98	46	0.23	2.86	49	0.34	3.35	48	0	3.20	20
Swaps	97.94	71.71	84	81.74	67.37	59	85.84	68.76	59	93.20	69.75	70	95.44	70.34	74
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	97.84	56.22	64	96.04	54.32	68	96.65	53.82	67	94.97	52.22	69	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	2.16	0.11	93	3.96	0.10	95	3.35	0.10	95	5.03	0.13	95	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100.11	91.91	81	88.91	90.28	31	92.91	91.48	37	102.29	93.86	82	100	94.47	75
One year or less	5.19	27.90	23	2.69	31.66	13	2.68	32.05	14	15.81	32.17	41	4.56	32.51	22
Over 1 year to 5 years	7.93	29.78	19	18.83	27.15	41	19.49	27.06	41	15.69	30.45	35	29.30	31.16	47
Over 5 years	86.99	29.19	98	67.38	28.15	87	70.75	29.56	88	70.79	28.09	88	66.14	28.71	85
Gross negative fair value (absolute value)	1.52	1.18	65	4.47	1.65	91	4.08	1.55	92	1.53	0.83	81	0.96	0.72	70
Gross positive fair value	2.36	1.59	82	4.42	2.48	86	3.93	2.23	89	1.60	1.19	72	1.06	0.85	70
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	43	0.03	0.07	46	0.02	0.07	42	0.01	0.06	37	0	0.06	28
Gross positive fair value (X)	0.02	0.06	39	0.03	0.10	28	0.02	0.09	25	0.01	0.07	27	0	0.06	27
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.02	0.01	77	0.03	0.02	72	0.02	0.02	69	0.01	0.01	67	0	0.01	65
Current credit exposure (X)	0.02	0.05	49	0.03	0.07	36	0.02	0.06	34	0.01	0.05	33	0	0.04	37
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.29	0.59	50	0.33	0.91	36	0.28	0.85	34	0.09	0.73	33	0.05	0.53	30

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	238,050	68,245	68,245	56,693	42,086
Gross losses	14,502	51,007	71,570	38,556	28,062
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,862	4,446	7,511	6,868	4,522
Net losses	5,640	46,561	64,059	31,688	23,540
Provision for loan and lease losses	-29,901	75,191	82,487	43,240	38,147
Adjustments	0	151,376	151,377	0	0
Ending balance	202,509	248,251	238,050	68,245	56,693
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.17	-0.12	30	0.47	0.66	33	0.38	0.51	32	0.24	0.15	76	0.24	0.14
Provision for loan and lease losses / Average loans and leases	-0.34	-0.21	30	0.69	1.06	32	0.57	0.82	33	0.33	0.24	73	0.34	0.24
Provision for loan and lease losses / Net loan and lease losses	-530.16	-65.12	13	161.49	587.54	9	128.77	487.86	6	136.46	130.58	66	162.05	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.87	1.32	85	1.77	1.58	72	1.85	1.58	73	0.47	0.83	19	0.48	0.90
Allowance for loan and lease losses / Total loans and leases	1.86	1.30	86	1.75	1.55	72	1.83	1.55	74	0.46	0.81	18	0.48	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	26.93	17.40	78	4	11.29	22	3.72	11.58	17	2.15	8.03	18	2.41	7.54
Allowance for loan and lease losses / Nonaccrual assets	342.05	330.05	66	145.95	301.93	21	191.09	299.17	35	73.13	218.72	15	78.43	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	340.13	271.93	74	146.83	249.38	27	191.94	244.34	43	73.37	151.73	22	78.20	160.51
Gross loan and lease losses / Average loans and leases	0.16	0.20	55	0.47	0.35	72	0.50	0.34	76	0.29	0.28	61	0.25	0.30
Recoveries / Average loans and leases	0.10	0.08	66	0.04	0.07	35	0.05	0.07	44	0.05	0.08	42	0.04	0.09
Net losses / Average loans and leases	0.06	0.12	43	0.42	0.28	75	0.45	0.27	79	0.24	0.21	66	0.21	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	12.38	25.09	27	11.53	24.77	15	19.48	33.98	25	24.47	36.22	35	17.33	41.30
Earnings coverage of net loan and lease losses (X)	43.12	26.30	74	7.11	20.97	36	6.28	22.91	29	10.91	24.40	42	12.92	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.07	0.02	81	0.04	0.04	61	0.14	0.04	83	0.03	0.01	72	0.08	0.02
Real estate loans secured by 1–4 family	0	-0.01	50	0.06	0.01	86	0.08	0.01	91	0.05	0.01	83	0.05	0.01
Revolving	0.07	-0.07	89	0.15	0.01	87	0.16	0.01	90	0.02	0.02	59	0.22	0.03
Closed-end	-0.01	-0.01	44	0.05	0.01	87	0.07	0	89	0.05	0	90	0.04	0.01
Commercial real estate loans	0.09	0.04	76	0.03	0.06	54	0.16	0.07	80	0.03	0.01	72	0.09	0.01
Construction and land development	-0.02	0.01	25	0.01	0	80	0.01	0	72	0.02	-0.01	83	0.10	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	-0.02	0.01	23	0.01	0	83	0.01	0	73	0.02	-0.01	86	0.10	-0.02
Multifamily	0	0.01	14	0.02	0	92	0.39	0	99	0.01	0	85	0.20	0
Nonfarm nonresidential	0.13	0.05	79	0.04	0.08	52	0.18	0.11	77	0.03	0.02	70	0.07	0.02
Owner-occupied	-0.08	0.01	3	0	0.02	13	0	0.02	7	0.02	0.01	80	0.07	0.01
Other	0.20	0.04	87	0.04	0.05	64	0.18	0.08	83	0.02	0.01	72	0	0.01
Real estate loans secured by farmland	-0.01	-0.01	16	0.04	0.04	81	0.09	0.02	86	0.01	0.01	78	0.02	0
Commercial and industrial loans	-0.06	0.19	8	1.79	0.46	93	1.76	0.47	92	0.90	0.37	86	0.35	0.31
Loans to individuals	1.19	0.72	78	1.82	1.25	75	1.71	1.13	77	1.66	1.17	72	2.02	1.16
Credit card loans	1.72	2.27	35	2.08	3.33	25	1.82	2.92	27	1.85	3.11	25	1.56	2.92
Agricultural loans	0.02	0.02	77	0.05	0.11	73	0.15	0.19	74	-0.46	0.08	6	0.43	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0.09	0.15	55	0.05	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		8,816		17,181		29,758		36,517		22,889
90+ days past due loans and leases		333		156		625		870		221
Nonaccrual loans and leases.....		59,205		168,917		123,401		92,144		72,281
Total past due and nonaccrual loans and leases.....		68,354		186,254		153,784		129,531		95,391
Restructured 30–89 days past due		48		0		384		330		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		2,550		5,177		4,376		899		2,846
Total restructured loans and leases		2,598		5,177		4,760		1,229		2,846
30–89 days past due loans held for sale		0		0		0		60		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		60		0
Restructured loans and leases in compliance		4,204		3,379		2,754		3,535		6,369
Other real estate owned.....		11,759		12,590		18,393		19,121		25,565
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		1,175		1,176		1,174		0
Total other assets past due and nonaccrual.....		0		1,175		1,176		1,174		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.08	0.29	14	0.12	0.37	22	0.23	0.39	32	0.25
90+ days past due loans and leases	0	0.09	30	0	0.13	25	0	0.12	28	0.01
Nonaccrual loans and leases.....	0.55	0.54	58	1.19	0.66	85	0.95	0.66	79	0.62
90+ days past due and nonaccrual loans and leases.....	0.55	0.68	48	1.19	0.84	77	0.95	0.85	67	0.63
30–89 days past due restructured.....	0	0.01	41	0	0.01	17	0	0.01	51	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.02	0.12	20	0.04	0.14	24	0.03	0.13	24	0.01
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.08	0.29	14	0.12	0.37	22	0.23	0.40	32	0.25
90+ days past due assets	0	0.09	27	0	0.13	23	0	0.12	27	0.01
Nonaccrual assets	0.55	0.55	58	1.20	0.67	84	0.96	0.67	77	0.63
30+ days past due and nonaccrual assets	0.63	1	32	1.32	1.25	62	1.19	1.29	56	0.89
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.26	0.40	30	0.79	0.52	82	0.56	0.52	62	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.42	39	0.85	0.55	81	0.64	0.55	67	0.53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.32	0.48	33	0.86	0.61	77	0.65	0.60	60	0.54
Allowance for loan and lease losses	37.14	67.85	26	74.48	66.38	70	60.88	66.66	49	168.70
Equity capital + allowance for loan and lease losses	2.33	4.12	24	5.79	5.10	62	4.51	4.97	51	3.77
Tier 1 capital + allowance for loan and lease losses.....	3.40	4.89	32	8.74	6.26	73	6.83	6.05	65	6.14
Loans and leases + other real estate owned	0.69	0.82	44	1.30	0.98	74	1.11	0.97	65	0.78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.07	0.25	19	0.10	0.35	22	0.24	0.39	37	0.21	0.38	28	0.15	0.42	13
	90+ days past due	0	0.12	32	0	0.17	32	0	0.16	37	0.01	0.16	36	0	0.22	12
	Nonaccrual.....	0.51	0.60	54	1.15	0.70	83	0.60	0.76	46	0.44	0.46	53	0.45	0.57	44
Commercial and industrial	30–89 days past due.....	0.10	0.24	34	0.13	0.24	46	0.17	0.23	50	0.27	0.31	54	0.20	0.30	43
	90+ days past due	0.01	0.02	55	0	0.03	18	0	0.03	42	0	0.05	14	0	0.05	25
	Nonaccrual.....	0.90	0.65	71	1.72	0.80	88	2.52	0.75	96	1.61	0.83	84	1.31	0.76	81
Individuals	30–89 days past due.....	0.47	0.60	51	0.77	0.74	58	0.99	0.83	68	1.41	0.83	80	1.25	0.84	73
	90+ days past due	0.06	0.08	62	0.03	0.11	47	0.09	0.14	56	0.07	0.17	51	0.05	0.16	52
	Nonaccrual.....	0.29	0.17	75	0.50	0.24	82	0.48	0.28	78	0.47	0.17	86	0.63	0.23	86
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0.06	0.11	61	0.06	0.15	62	0.16	0.17	70	0.10	0.24	60	0.22	0.17	74
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.23	0.51	67	0.22	0.72	54	0.15	0.49	53	0.27	0.67	60	0.80	0.75	70
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.11	34	0	0.14	19	0	0.18	15	0.09	0.20	50	0	0.17	28
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	19	0.01	0.13	38	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.24	0.36	47	0.43	0.51	48	0.96	0.65	80	0.60	0.67	58	0.48	0.71	39
	90+ days past due	0	0.25	40	0	0.36	37	0.01	0.33	44	0.02	0.31	44	0	0.46	14
	Nonaccrual	1.14	0.76	78	1.45	0.91	80	1.42	0.89	77	1.13	0.73	79	1.05	0.86	69
Revolving	30–89 days past due	0.96	0.33	91	0.72	0.40	79	0.69	0.48	72	1.14	0.45	93	0.57	0.50	57
	90+ days past due	0.08	0.03	84	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.97	1.05	66	1.14	1.28	68	1.12	1.13	66	1.04	1	69	0.67	1.17	52
Closed-end	30–89 days past due	0.19	0.36	40	0.41	0.52	49	0.98	0.65	79	0.57	0.70	54	0.48	0.75	40
	90+ days past due	0	0.27	18	0	0.41	40	0.02	0.38	44	0.03	0.35	48	0	0.53	16
Junior lien	30–89 days past due	1.15	0.71	80	1.47	0.89	80	1.44	0.87	80	1.14	0.70	82	1.07	0.84	71
	Nonaccrual	0	0.01	44	0.03	0.02	77	0.03	0.02	76	0.04	0.02	74	0.03	0.03	69
	90+ days past due	0	0	34	0	0	33	0	0	64	0	0	29	0	0	24
	Nonaccrual	0.02	0.04	44	0.05	0.05	58	0.03	0.04	49	0.04	0.04	52	0.05	0.06	56
Commercial real estate	30–89 days past due	0.03	0.16	24	0.01	0.21	13	0.04	0.26	20	0.09	0.18	37	0.04	0.17	15
	90+ days past due	0	0.01	52	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.33	0.48	49	1.04	0.53	86	0.32	0.62	33	0.24	0.23	63	0.27	0.28	56
Construction and development	30–89 days past due	0.12	0.15	67	0.02	0.24	33	0.06	0.28	40	0.11	0.28	50	0.03	0.21	31
	90+ days past due	0	0.01	77	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0.19	0.31	65	0.23	0.32	62	0.23	0.41	59	0.22	0.20	72	0.55	0.19	84
	30–89 days past due	0	0.03	31	0	0.03	58	0.01	0.03	59	0.07	0.06	69	0	0.06	54
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0.12	0.02	91	0.04	0.03	72	0.03	0.03	73	0.03	0.02	77	0.01	0.02	63
	30–89 days past due	0.12	0.10	77	0.02	0.17	42	0.05	0.22	47	0.04	0.20	49	0.03	0.13	41
	90+ days past due	0	0	81	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.07	0.25	57	0.19	0.26	66	0.20	0.35	64	0.19	0.17	72	0.54	0.15	89
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0.05	0.09	56	0.29	0.08	87	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	3.29	0.09	99	0.11	0.11	67	0.09	0.05	78	0.01	0.08	50
Nonfarm non-residential	30–89 days past due	0.01	0.12	16	0	0.21	15	0.03	0.23	20	0.06	0.14	29	0.04	0.17	18
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual	0.40	0.58	47	1.07	0.68	76	0.37	0.80	31	0.27	0.28	55	0.18	0.30	38
	30–89 days past due	0.01	0.04	31	0	0.07	16	0	0.07	19	0.02	0.07	28	0.02	0.09	21
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0.10	0.20	35	0.23	0.26	46	0.15	0.27	33	0.16	0.16	56	0.14	0.17	50
	30–89 days past due	0	0.07	11	0	0.13	24	0.02	0.14	40	0.03	0.07	42	0.02	0.07	40
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.30	0.31	62	0.85	0.36	80	0.22	0.44	41	0.11	0.10	60	0.04	0.13	34
Farmland	30–89 days past due	0.03	0.13	62	0.21	0.24	66	0.07	0.11	66	0.25	0.23	69	0.23	0.25	64
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.82	1.06	65	1.47	1.49	65	1.58	1.13	73	0.41	0.84	50	0.33	1.23	52
Credit card	30–89 days past due	0.30	0.79	20	0.37	0.92	21	0.42	0.95	23	0.60	1.19	18	0.53	1.22	19
	90+ days past due	0.10	0.40	36	0.06	0.55	31	0.15	0.63	30	0.14	0.78	28	0.11	0.73	29
	Nonaccrual	0.26	0.08	82	0.15	0.06	85	0.18	0.05	84	0.20	0.11	78	0.15	0.09	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,975,627	2,033,462	2,015,157	2,118,418	1,598,867										
Retained earnings	1,188,353	1,001,301	1,032,436	848,848	674,941										
Accumulated other comprehensive income (AOCI)	-11,429	41,509	59,726	20,891	-27,374										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,152,551	3,076,272	3,107,319	2,988,157	2,246,434										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,152,688	1,167,357	1,163,798	1,160,079	912,428										
Accumulated other comprehensive income-related adjustments	-11,429	41,509	59,726	20,891	-27,374										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,011,292	1,867,406	1,883,795	1,807,187	1,361,380										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,011,292	1,867,406	1,883,795	1,807,187	1,361,380										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	767	767	767	767	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	767	767	767	767	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	767	767	767	767	0										
Tier 1 Capital	2,012,059	1,868,173	1,884,562	1,807,954	1,361,380										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	383,278	382,739	382,874	388,260	353,950										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	60,700	96,734	89,546	76,644	63,608										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	443,978	479,473	472,420	464,904	417,558										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	443,978	479,473	472,420	464,904	417,558										
Exited advanced approach tier 2 capital															
Total capital	2,456,037	2,347,646	2,356,982	2,272,858	1,778,938										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	23,378,328	21,900,119	21,983,524	20,041,890	16,357,753										
Less: Deductions from common equity tier 1 capital	1,152,688	1,167,357	1,163,798	1,160,079	912,428										
Less: Other deductions	35,718	80,307	54,600	29,013	-66,717										
Total assets for leverage ratio	22,189,922	20,652,455	20,765,126	18,852,798	15,512,042										
Total risk-weighted assets	14,111,217	14,882,676	14,048,609	16,554,081	13,326,832										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.25	12.59	76	12.55	12.26	61	13.41	12.35	72	10.92	12.11	30	10.22	12.09	22
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.26	13.31	69	12.55	12.97	48	13.41	13.08	61	10.92	12.78	22	10.22	12.85	8
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	17.40	15.21	82	15.77	15.12	71	16.78	15.23	78	13.73	14.36	48	13.35	14.45	36
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.07	9.07	56	9.05	9.05	52	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		8,538			10,376			9,470			8,371			11,153		-17.71	156.24
Total property and casualty assets		8,538			10,376			9,470			8,371			11,153		-17.71	156.24
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		7,274			8,891			8,392			7,202			8,767		-18.19	133.29
Total property and casualty equity		7,274			8,891			8,392			7,202			8,767		-18.19	133.29
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		2,052			1,675			2,109			1,434			2,194		22.51	227.27
Total property and casualty		2,052			1,675			2,109			1,434			2,194		22.51	227.27
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,931			1,409			2,003			1,810			2,837		37.05	-51.30
Other insurance activities income		1,919			1,393			1,961			1,772			2,790		37.76	-51.18
Insurance and reinsurance underwriting income		12			16			42			38			47		-25.00	-64.71
Premiums		12			16			42			38			47		-25.00	-64.71
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		12			16			42			38			47		-25.00	-64.71
Insurance benefits, losses, expenses		13			34			41			92			37		-61.76	-79.03
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		421,762			257,718			255,630			254,102			193,170		63.65	204.97
Analysis Ratios																	
09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.04	0	93	0.05	0	93	0.04	0	93	0.04	0.01	91	0.07	0.01	91		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.46	76	100	54.17	76	100	53.67	76	100	51.47	79	100	56.12	78		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.54	24	0	45.83	23	0	46.33	23	0	48.53	20	0	43.88	21		
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53			
Insurance activities revenue / Adjusted operating income	0.32	0.38	68	0.22	0.41	66	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71		
Premium income / Insurance activities revenue	0.62	2.90	85	1.14	2.06	85	2.10	2.84	84	2.10	7.32	79	1.66	4.86	77		
Credit related premium income / Total premium income	0	31.14	35	0	40.11	28	0	38.23	29	0	34.91	29	0	44.54	25		
Other premium income / Total premium income	100	68.86	65	100	59.89	71	100	61.77	70	100	65.09	70	100	55.46	75		
Insurance underwriting net income / Consolidated net income	0.92	0.02	95	0.83	0.03	93	0.83	0.03	94	0.60	0.08	90	1.02	0.08	93		
Insurance net income (P/C) / Equity (P/C)	37.61	28.21	70	25.12	10.18	80	25.13	15.59	78	19.91	19.86	71	25.03	15.64	73		
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99			
Insurance benefits, losses, expenses / Insurance premiums	108.33	-364.02	60	212.50	654.61	66	97.62	447.82	54	242.11	233.61	74	78.72	160.49	34		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.04	11.72	80	12.18	11.07	52	12.04	11.03	51	13.54	11.51	57	13.62	10.22	60		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		182,899	266,610	310,509	65,080	146,167	-31.40	204.28
Dividends		182,759	266,465	310,318	64,893	145,980	-31.41	211.29
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		-100.00
Other income		140	145	191	187	187	-3.45	3.70
Income from nonbank subsidiaries		24	30	973	3,042	109	-20.00	-99.21
Dividends		24	30	973	3,042	109	-20.00	-99.21
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		182,923	266,640	311,482	68,122	146,276	-31.40	189.67
Securities gains (losses)		0	0	0	0	0		
Other operating income		349	260	534	13,478	705	34.23	-33.90
Total operating income		183,272	266,900	312,016	81,600	146,981	-31.33	187.82
Operating Expenses								
Personnel expenses		11,235	7,689	10,153	9,760	10,345	46.12	36.38
Interest expense		13,337	13,419	17,916	17,084	14,001	-0.61	658.65
Other expenses		7,312	6,854	9,136	13,799	8,711	6.68	29.67
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		31,884	27,962	37,205	40,643	33,057	14.03	103.93
Income (loss) before taxes		151,388	238,938	274,811	40,957	113,924	-36.64	215.12
Applicable income taxes (credit)		-8,622	-7,034	-9,438	-5,680	-10,732		
Extraordinary items								
Income before undistributed income of subsidiaries		160,010	245,972	284,249	46,637	124,656	-34.95	200.78
Equity in undistributed income of subsidiaries		62,908	-44,036	-29,345	191,530	91,057		277.94
Bank subsidiaries		60,919	-44,624	-30,005	193,522	89,567		220.32
Nonbank subsidiaries		1,989	588	660	-1,992	1,490	238.27	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		222,918	201,936	254,904	238,167	215,713	10.39	219.17
Memoranda								
Bank net income		243,678	221,841	280,313	258,415	235,547	9.84	213.50
Nonbank net income		2,013	618	1,633	1,050	1,599	225.73	202.25
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	3,201,592	92.01	3,166,973	93.52	3,189,929	93.22	3,281,276	2,379,451	1.09	174.58	
Common and preferred stock	3,135,861	90.12	3,113,243	91.93	3,146,076	91.94	3,265,363	2,364,100	0.73	173.87	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	65,731	1.89	53,730	1.59	43,853	1.28	15,913	15,351	22.34	213.00	
Investment in nonbank subsidiaries	21,684	0.62	9,870	0.29	19,714	0.58	3,861	4,770	119.70	288.32	
Common and preferred stock	21,684	0.62	9,870	0.29	19,714	0.58	3,861	4,770	119.70	288.32	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	342	0.01	590	0.02	471	0.01	657	774	-42.03	-77.17	
Securities	0	0	0	0	0	0	0	0		-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	218,409	6.28	171,826	5.07	171,829	5.02	103,815	218,398	27.11	143.12	
Cash and due from unrelated depository institution	256	0.01	254	0.01	255	0.01	253	665	0.79	-75.34	
Premises, furnishings, fixtures and equipment	24,292	0.70	26,006	0.77	25,562	0.75	27,351	5,804	-6.59	383.33	
Intangible assets	133	0	133	0	133	0	133	133	0.00	0.00	
Other assets	13,076	0.38	10,704	0.32	14,096	0.41	16,568	17,471	22.16	421.58	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	3,479,784	100.00	3,386,356	100.00	3,421,989	100.00	3,433,914	2,627,466	2.76	173.64	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	22,817	0.66	24,368	0.72	23,985	0.70	25,500	0	-6.36	-53.47	
Subordinated notes and debentures	327,630	9.42	327,266	9.66	327,357	9.57	326,992	326,628	0.11		
Other liabilities	43,158	1.24	37,008	1.09	38,474	1.12	31,230	27,082	16.62	183.97	
Balance due to subsidiaries and related institutions	55,648	1.60	55,473	1.64	55,517	1.62	61,268	27,322	0.32	-7.70	
Total liabilities	449,253	12.91	444,115	13.11	445,333	13.01	444,990	381,032	1.16	260.78	
Equity Capital	3,030,531	87.09	2,942,241	86.89	2,976,656	86.99	2,988,924	2,246,434	3.00	164.18	
Perpetual preferred stock (income surplus)	767	0.02	767	0.02	767	0.02	767	0	0.00		
Common stock	1,066	0.03	1,090	0.03	1,081	0.03	1,136	923	-2.20	240.58	
Common surplus	1,974,561	56.74	2,032,372	60.02	2,014,076	58.86	2,117,282	1,597,944	-2.84	178.06	
Retained earnings	1,065,566	30.62	866,503	25.59	901,006	26.33	848,848	674,941	22.97	145.20	
Accumulated other comprehensive income	-11,429	-0.33	41,509	1.23	59,726	1.75	20,891	-27,374			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	3,479,784	100.00	3,386,356	100.00	3,421,989	100.00	3,433,914	2,627,466	2.76	173.64	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	55,648	1.60	55,473	1.64	55,517	1.62	61,268	27,322	0.32	-7.70	
Notes payable to subsidiaries that issued TPS	55,648	1.60	55,473	1.64	55,517	1.62	61,268	27,322	0.32	-7.70	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.88	12.52	30	9.29	6.29	77	8.75	7.29	67	9.93	9.68	55	10	10.40	45
Bank net income / Average equity investment in banks	10.41	12.35	39	9.42	6.43	76	8.92	7.45	64	9.55	10.51	47	10.22	11.19	45
Nonbank net income / Average equity investment in nonbanks	12.93	13.18	60	11.94	8.01	70	17.25	9.75	74	24.99	7.89	86	29.29	7.10	95
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	109.31	96.45	87	109.86	87.60	73	109.97	88.16	81	108.50	82.22	82	109.19	82.56	84
Nonbank net income / Parent net income	0.90	3.22	52	0.31	4.43	44	0.64	3.59	47	0.44	5.93	43	0.74	3.78	50
Subsidiary holding companies' net income / Parent net income		66.57		81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	14.82	16.51	57	15.09	20.37	55	14.96	20.06	57	14.89	20.43	61	16.96	20.88	63
Total debt / Equity capital	11.56	11.37	65	11.95	14.74	60	11.80	14.41	61	11.79	14.31	64	14.54	14.69	68
Total debt + notes payable to subs that issued TPS / Equity capital	13.40	13.41	59	13.84	17.04	54	13.67	16.67	57	13.84	16.36	64	15.76	17.10	65
Total debt + Loans guaranteed for affiliate / Equity capital	11.56	11.46	63	11.95	15.02	58	11.80	14.68	59	11.79	14.56	63	14.54	15.14	67
Total debt / Equity capital – excess over fair value	11.56	11.47	65	11.95	14.86	60	11.80	14.52	61	11.79	14.51	64	14.54	14.81	68
Long-term debt / Equity capital	11.56	10.65	65	11.95	13.73	61	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	19.98	40.69	30	78.20	32.61	89	20.11	34.67	34	76.60	28.44	90	88.60	28.63	94
Double Leverage															
Equity investment in subs / Equity capital	104.19	103.15	60	106.15	103.27	70	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66
Total investment in subs / Equity capital	106.36	108.29	60	107.97	110.46	64	107.83	110.16	65	109.91	111.07	66	106.13	112.48	51
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.43	0.27	66	0.67	0.69	60	0.74	0.47	65	1.18	0.36	85	0.57	0.35	65
Equity investment in subs – equity cap / Net income-div (X)	0.58	0.85	54	0.93	2.31	42	1.05	1.82	42	1.61	1.22	69	0.76	1.22	43
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	214.16	152.56	74	327.19	128.63	93	289.03	136.59	92	84.76	177.68	15	178.79	162.34	57
Cash from ops + noncash items + op expense / Op expense + dividend	212.14	155.61	74	310.94	142.45	93	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	152.46	94.59	82	176.07	140.42	70	158.54	134.08	71	11.72	116.34	6	181.71	103.19	89
Pretax operating income + interest expense / Interest expense	1,235.10	1,645.53	47	1,880.59	1,826.91	72	1,633.89	2,016.32	65	339.74	1,968.54	20	913.68	2,898.75	44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,162.15	1,896.20	49	1,723.22	1,413.95	77	1,506.91	1,539.23	71	322.31	1,632.83	16	756.13	1,369.37	35
Dividends + interest from subsidiaries / Interest expense + dividends	254.95	174.48	75	382.91	144.62	91	336.31	150.43	90	83.52	210.80	10	209.76	188.90	60
Fees + other income from subsidiaries / Salary + other expenses	0.75	12.03	66	1	14.76	63	0.99	13.95	63	0.79	16.52	59	0.98	16.08	62
Net income / Current part of long-term debt + preferred dividends (X)	5,715.85	40.79	98	5,177.85	26.65	98	4,902	35.64	98	702.56	57.11	96		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.28	3.29	75	5.08	3.69	67	5.03	3.85	65	3.03	2.64	61	8.34	2.61	81
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40	0	0.54	40	0	6.54	38
Total	0	1.64	41	0	0.92	37	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.34	1.76	66	0.31	2.95	62	0.34	2.66	65	0.31	5.62	57	0.20	5.50	51
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.47	69.90	28	22.84	84.44	9	26.26	81.10	13	137.79	57.84	91	44.64	57.26	40
Dividends declared / Net income	26.18	27.22	50	27.82	49.77	27	29.28	42.29	34	26.98	33.08	34	25.80	27.33	35
Net income – dividends / Average equity.....	7.30	9.25	38	6.71	3.19	83	6.19	4.14	76	7.25	6.46	61	7.42	7.33	50
Percent of Dividends Paid															
Dividends from bank subsidiaries	313.17	160.45	81	474.31	130.19	94	415.73	132.17	92	100.99	178.13	27	262.34	157.73	79
Dividends from nonbank subsidiaries	0.04	6.19	45	0.05	3.74	54	1.30	3.41	67	4.73	7.53	67	0.20	7.13	55
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	313.21	213.42	76	474.37	167.02	93	417.03	174.85	89	105.72	260.40	17	262.53	215.26	72
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	75	43.30	78	120.12	61.85	82	110.70	60.28	90	25.11	66.55	17	61.97	60.71	55
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0.06	0	92	0.07	0	94	0.07	0	94	0.07	0	94	0	0.08	0
Operating income from bank subsidiaries	75.06	48.70	77	120.18	71.13	77	110.77	62.88	84	25.18	69.36	16	62.05	63.43	53
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.19	66.90	20	4.85	52.29	41	59.58	56.39	53	289.71	82.95	89	6.82	51.40	39
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	1.19	94.31	8	4.85	70.62	25	59.58	79.84	45	289.71	150.41	80	6.82	99.33	22
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.72	72.55	80	99.84	68	81	99.46	69.76	77	79.53	67.32	36	99.32	65.18	77
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0.08	0.03	90	0.05	0.08	90	0.06	0.04	90	0.23	0.03	91	0.13	0.02	92
Operating income from bank subsidiaries	99.80	82.68	74	99.89	80.80	75	99.52	82.20	68	79.75	78.80	28	99.45	74.20	65
Dividends from nonbank subsidiaries	0.01	3.56	43	0.01	2.36	52	0.31	1.95	64	3.73	2.65	80	0.07	2.57	52
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.01	5.69	31	0.01	5.80	38	0.31	4.70	54	3.73	7.29	72	0.07	7.64	34
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	15.88	28.03	51	15.78	27.05	53	15.80	27.08	53	17.38	28.33	52	8.36	26.53	40